

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: LAWRENCE ) Confirmation No.: 4626  
Application No.: 10/730,224 )  
Filing Date: 12/8/2003 ) Group Art Unit: 3694  
For: BOND ISSUE RISK ) Examiner: Kirsten S. Apple  
MANAGEMENT )  
\_\_\_\_\_  
) AMENDMENT and RESPONSE to March  
)) 25, 2008 Non-Final Office Action  
)) Docket No.: G08.133/U  
)) PTO Customer Number 28062  
)) Buckley, Maschhoff & Talwalkar LLC  
)) 50 Locust Avenue  
)) New Canaan, CT 06840  
))

Mail Stop Amendment (via EFS)  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed March 25, 2008, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 4 of this paper.